Treasure Master Plus 2
Start Up Bonus Promotion

Important information:

(1) TMP2 (the "Plan" or the "ILAS policy") is an investment-linked assurance scheme, which is a long-term investment-cum-life insurance policy issued by AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").

(2) **It is not a bank savings product. Your investments are subject to the credit risks of AIA and other investment risks.** Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds corresponding to the investment options you selected from time to time, your death benefit is subject to investment risks and market fluctuations.

(3) What you are investing in is an ILAS policy. The premiums paid by you towards the ILAS policy, and any investments made by AIA in the underlying funds corresponding to the investment options you selected, will become and remain part of the assets of AIA. You do not have any rights or ownership over any of those assets. Your recourse is against AIA only.

(4) The premiums received from you, after deduction of any applicable fees and charges of your ILAS policy, will be invested by AIA into the underlying funds corresponding to the investment options as selected by you for our asset liability management. However, the Unit(s) allocated to your Account is notional and is solely for the purpose of determining the Account Value and benefits under your Plan.

(5) More importantly, you should be aware that cost of insurance ("COI") is one of the applicable fees and charges:
   (i) Part of the fees and charges in the ILAS policy. COI will be deducted from the value of your ILAS policy and will be used to cover the life coverage.
   (ii) The COI may increase significantly during the term of the ILAS policy due to factors such as age and investment losses etc. This may result in significant or even total loss of your premiums paid.
   (iii) The COI will be waived after the policy anniversary on or immediately following the insured's eightieth birthday.

   For details of the death benefit and COI, please refer to the section "Death Benefit" and section "B) Summary of fees and charges" respectively.

(6) **Your potential return on investments is calculated by AIA with reference to the performance of the underlying funds corresponding to the investment options you selected. Besides, your potential return shall be subject to ongoing fees and charges which will continue to be deducted from the ILAS policy, hence, it may be lower than the return of the corresponding underlying funds.** Each of the underlying funds has its own investment profile and associated risks. Underlying funds available for selection are listed in the investment options brochure.

(7) The investment options available under the ILAS policy can have very different features and risk profiles. Some may be of high risks. For example, investment options linked to funds with investment in high yield bonds may lead to high risk of significant loss; investment options linked to funds that pay dividend out of capital may result in an immediate reduction of the underlying funds' net asset value per unit.

   Please refer to the offering documents of the relevant underlying funds for details.

(8) Early termination, surrender or withdrawal of the Account Value of the ILAS policy may result in significant loss of your investment and premiums paid as well as bonuses awarded (if applicable). Poor performance of the underlying funds may further magnify your investment losses while all charges are still deductible.

(9) You should not purchase this ILAS policy unless you understand it and your financial planner has explained to you how it is suitable for you. The final decision is yours.

(10) Investments involve risks. You should read the offering documents of the Plan and the underlying funds which can be obtained from your financial planner or downloaded from our website at aia.com.hk. Alternatively, you can visit our Company's Wealth Select Centre to obtain a copy which will be provided to you within 14 days upon your request.

(11) This ILAS policy is subject to an upfront charge of 1.35% per annum (i.e. 6.75% in total) of the Single Premium and a surrender charge of up to 6% of the Single Premium for the first 5 policy years. It is only suitable for investors who are prepared to hold the investment for a long term period.

(12) If you are not prepared to hold your ILAS policy for at least 8 years, this ILAS policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.

Remarks: "AIA", "the Company", "we", "us", "our" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Unless otherwise defined herein, all capitalised terms shall have the same meanings ascribed to them in the section **"Glossary"** on page 6.

The following information provides the key features of the Treasure Master Plus 2. Please refer to the offering documents of the Plan including the product brochure, the investment options brochure and the product key facts statement for details.

Treasure Master Plus 2 features at a glance:

Premium
You may start your Plan by contributing a minimum Single Premium of USD6,000 / HKD48,000 / RMB42,000, subject to underwriting requirements. Please refer to the subsection **Single Premium** under **A) Product features** in the product brochure for details.

Death benefit
In the unfortunate event of the death of the insured on or before the policy anniversary on or immediately following the insured's 80th birthday and while the Plan is in force, as long as there is no named and surviving contingent insured who becomes the new insured, the death benefit is equivalent to the higher of:
(1) 100% of the Single Premium minus the sum of all the partial withdrawals paid to the policyholder, and
(2) 105% of the account value.

If the insured dies after the policy anniversary on or immediately following the insured's 80th birthday and while the Plan is in force, as long as there is no named and surviving contingent insured who becomes the new insured, the death benefit is equivalent to 105% of the account value.

You should note that as part of or all the death benefit is linked to the performance of the underlying funds corresponding to the investment options selected and is therefore subject to investment risks and market fluctuations. Poor performance of the underlying funds, as well as partial withdrawal made, may reduce the death benefit payable, which may be significantly less than the premiums paid and may not be sufficient for your individual needs.

Please also note that the death benefit may drop significantly and equals to the higher of the Single Premium less the sum of all of the partial withdrawals made (if any) and 105% of the account value if the life insured passes away after the policy anniversary on or immediately following the insured's 80th birthday as long as there is no named and surviving contingent insured who becomes the new insured. Hence, the death benefit payable may not be sufficient to meet your individual needs.

Please refer to the subsection **Death Benefit** under **A) Product features** in the product brochure for details.

Fees and charges
The fees and charges of the Plan include the upfront charge, account value charge, cost of insurance and surrender charge. The underlying funds of the investment options may have separate charges. Please refer to the section **B) Summary of fees and charges** in the product brochure for details.

Start up bonus
A one-off start up bonus based on the Single Premium paid is offered to the Plan at inception.

Loyalty bonus
A loyalty bonus based on the average basic account value will be payable at every monthiversary starting from the 60th monthiversary until termination of the Plan.

The start up bonus paid is subject to claw back within the first 5 policy years in the event of the earliest occurrence of (a) the Plan is surrendered within the first 5 policy years; (b) first partial withdrawal is made within the first 5 policy years; or (c) the insured commits suicide within one year from the issue date or the effective date of change of insured, whichever is later

The start up bonus and loyalty bonus will be credited to the Plan in the form of units of the investment option(s).

The start up bonus rates and loyalty bonus rates do not represent the rate of return or performance of your investment. The bonuses credited will form part of the account value, and is subject to the relevant fees and charges applicable to the Plan as set out in the section B) Summary of fees and charges in the product brochure.

Please refer to the subsections **Start up bonus** and **Loyalty bonus** under the section **A) Product features** in the product brochure for details.

Termination

The Plan shall terminate in the earliest of the following events:

(i) Cancellation of the Plan during the cooling-off period;
(ii) Surrender of the Plan;
(iii) Death of the insured and no contingent insured becomes the new Insured;
(iv) Rescission of the Plan by us as a result of the insured commits suicide within one year from the issue date or the new Insured (if the change of insured option has been exercised) commits suicide within one year from the effective date of change, whichever is later; and
(v) Lapse of the Plan.

Please refer to the subsection **Termination** under the section **A) Product features** in the product brochure for details.

Copies of the offering documents of the Plan and the underlying funds are made available from AIA upon request free of charge.

START UP BONUS PROMOTION (applicable to Hong Kong only)

During the promotion period from 1 September 2026 to 11 October 2026 (both dates inclusive) (the "Promotion Period"), if you apply for the Plan and **all of the following requirements are met**, you will be able to enjoy the promotional start up bonus rates (the "Promotional Rates" or singularly the "Promotional Rate") as set out in the table below:

1. the application for the Plan is applied and submitted within the Promotion Period and the Plan is issued by AIA by 11 October 2026;
2. the applicant has not withdrawn another application for or cancelled another Plan of which the application date is on or before 1 September 2026; and
3. the Single Premium paid meets the minimum requirement stated in the table.

How is the start up bonus calculated?

A one-off start up bonus will be payable at inception of the Plan and is calculated as follows:

Start Up Bonus = Start Up Bonus Rate* x Single Premium

*Your Plan will enjoy the Promotional Rates as set out in the table below if it meets all of the abovementioned requirements. Otherwise, the original start up bonus rate of 1.25% stated in the product brochure is applicable.

Promotional Rates

Depending on the amount of the Single Premium you pay at inception of your Plan, the corresponding Promotional Rate set out in the table below will apply:

Single Premium			Promotional Rate
USD Policy	HKD Policy	RMB Policy	
50,000 - 99,999	400,000 - 799,999	350,000 - 699,999	2.50%
100,000 - 299,999	800,000 - 2,399,999	700,000 - 2,099,999	3.50%
300,000 - 499,999	2,400,000 - 3,999,999	2,100,000 - 3,499,999	4.50%
500,000 - 999,999	4,000,000 - 7,999,999	3,500,000 - 6,999,999	5.50%
1,000,000 or above	8,000,000 or above	7,000,000 or above	6.00%

How is the start up bonus calculated with the applicable Promotional Rate?

Start Up Bonus = Promotional Rate x Single Premium

The start up bonus calculated based on the above Promotional Rates are replacement of, and NOT in addition to the original amount calculated based on the start up bonus rate set out in the product brochure of the Plan. The above Promotional Rates do not represent the rate of return or performance of your investment. The start up bonus will be credited to the Plan as stated in the product brochure.

Please refer to the illustrative example below and the sub-section **Start up bonus** in the section **A) Product features** in the product brochure for examples of the calculation of the start up bonus.

Illustrative Example – Calculation of the promotional start up bonus

A Treasure Master Plus 2 policy with a Single Premium* of USD100,000 is issued within the Promotional Period. The policy is entitled to a Promotional Rate of 3.50% (replacing the original start up bonus rate of 1.25%) according to the following table:

Single Premium (USD Policy)	Promotional Rate
50,000 - 99,999	2.50%
100,000 - 299,999	3.50%
300,000 - 499,999	4.50%
500,000 - 999,999	5.50%
1,000,000 or above	6.00%

Start up bonus amount = Single Premium* x Promotional Rate
= USD100,000 x 3.50%
= USD3,500

The start up bonus amount calculated based on the above Promotional Rate is a replacement of, and NOT in addition to the start up bonus amount calculated based on the rate set out in the product brochure.

*You may login to the customer web portal "AIA Connect", contact your intermediary or call the AIA Customer Hotline for information of the Single Premium.

The above example is hypothetical and for illustrative purposes only.

Glossary

"**Account**" means the account that the Company establishes and maintains for you under the Plan which shall be notionally allocated with units in accordance with the allocation instructions for determination of the Account Value.

"**Account Value**" means the total value of all investment options under the Plan. The value of each investment option equals the number of units of the investment options multiplied by the bid price of the investment option on the relevant valuation day.

"**Single Premium**" means the amount of initial premium contribution made for the Plan, which is shown on the policy information page.

This material is issued by AIA International Limited.

卓達智悅 2
開戶獎賞推廣

重要資訊：

(1) **「卓達智悅 2」（「本計劃」或「本投資壽險保單」）是一項投資連繫壽險計劃，是由友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「友邦」）發行的長線投資暨壽險保單。**

(2) **此產品並非由銀行所提供的儲蓄產品。投資者須承擔友邦的信貸風險及其他投資風險。**雖然您的投資壽險保單屬人壽保險計劃，但由於身故賠償與您所揀選投資選擇的對應連繫基金不時的表現掛鈎，因此身故賠償會受投資風險及市場波動所影響。

(3) **您所投資的是一份投資壽險保單。您就投資壽險保單繳付的保費，以及友邦對您所揀選投資選擇的對應連繫基金的任何投資，均會成為及一直屬於友邦的資產。您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向友邦追索。**

(4) 我們將會把您所繳交的保費在扣除您的投資壽險保單的適用費用及收費之後投資於您所揀選投資選擇的對應連繫基金，以讓我們進行資產負債管理。然而單位只是名義上分配至您的計劃並僅用於決定您計劃的戶口價值及利益。

(5) 更重要的是，您應留意保險費用是其中一項適用費用及收費：

(i) 您支付的部分費用及收費將從您的投資壽險保單的價值中扣除，並用於支付人壽保障的保險費用。

(ii) 基於年齡及投資虧損等因素，保險費用或會在投資壽險保單的保單期內大幅增加，結果您可能會損失大部分甚至全部供款。

(iii) 在受保人年滿 80 歲生日或其後緊接著的保單週年日之後，保險費用將被豁免。

關身故賠償及保險費用的詳情，請分別參閱「身故賠償」及「B) 費用及收費一覽表」。

(6) **您的潛在投資回報是友邦參考您選擇的投資選擇所對應的連繫基金的表現計算。此外，您的潛在投資回報將會因應本投資壽險保單的持續性費用及收費而有所調整，因此該投資回報或會低於對相關連繫基金的回報。**各連繫基金均有其個別之投資概況及相關風險。可供選取的連繫基金列明於投資選擇小冊子內。

(7) 本投資壽險保單所提供的各項投資選擇的特點及風險狀況或會有很大差異，部分投資選擇可能涉及較高風險。例如與基金掛鈎的投資選擇投資於高收益債券可帶來出現重大虧損的高風險；投資選擇與從本金撥付股息的基金掛鈎，而這樣可導致該連繫基金的每單位資產淨值即時減少。

更多詳情請參閱相關連繫基金的銷售文件。

(8) **如提早終止，退保或提取投資壽險保單的戶口價值，您的投資和已付保費及所獲得的獎賞（如適用）可能會因此蒙受重大虧損。如連繫基金表現欠佳，或會進一步擴大投資虧損，惟一切收費仍會被扣除。**

(9) 除非您對本投資壽險保單有充分了解，並且您的財務策劃顧問已向您清楚解釋此保單為何適合您，否則不建議您購買此保單。您擁有最後決定權選擇是否購買此保單。

(10) 投資涉及風險。您應閱覽本計劃及連繫基金的銷售文件，該銷售文件可透過您的財務策劃顧問取得，或從我們的網站 aia.com.hk 下載。您亦可親臨友邦財駿中心索取有關銷售文件，該銷售文件將於要求提出後 14 日內提供。

(11) 本投資壽險保單每年需對整付保費收取 1.35%的前期費用（即總計收取 6.75%），並在首 5 個保單年度需對整付保費收取高達 6%的退保費用。本投資壽險保單只適合準備長期持有投資的投資者。

(12) 如果您不準備持有您的投資壽險保單至少 8 年，此投資壽險保單不會適合您，分開購買保險計劃及進行基金投資可能會更便宜。您應尋求獨立專業人士意見。

備註：在本單張中「AIA」、「友邦」、「本公司」或「我們」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

除非在本單張內另有界定，下劃線的詞彙的定義應與第 6 頁的「詞彙表」所載的定義相同。

以下為「卓達智悅 2」主要產品特點概覽。有關本計劃的詳情，請參閱本計劃的銷售文件(包括產品小冊子、 投資選擇小冊子及產品資料概要)。

「卓達智悅 2」特色一覽：

保費

您可選擇繳付最低整付保費，即 6,000 美元/48,000 港元/42,000 元人民幣，根據核保要求，投保本計劃。詳情請參閱產品小冊子「**A)產品特色**」部份內的「**整付保費**」分段。

身故賠償

若受保人在年滿 80 歲生日或其後緊接著的保單週年日或之前不幸身故，而本計劃仍然有效，在沒有指定及在生的第二受保人成為新的受保人時，我們將向受益人支付以下身故賠償，以較高者為準：
(1) 整付保費的 100%減去已支付給保單持有人的所有部分提款的總和，及
(2) 戶口價值的 105%。

若受保人在年滿 80 歲生日或其後緊接著的保單週年日之後身故，而本計劃仍然有效，在沒有指定及在生的第二受保人成為新的受保人時，我們將向受益人支付相等於戶口價值的 105%的身故賠償。

請注意，部分或全部身故賠償與您所選的投資選擇對應的連繫基金的表現掛鈎，而且會受投資風險及市場波動所影響。連繫基金表現欠佳，以及部分提款均可能減少應付的身故賠償，使之可能遠低於已繳保費，並可能不足以應付您的個人需要。

另請注意，若受保人在年滿 80 歲生日或其後緊接著的保單週年日之後不幸身故，在沒有指定及在生的第二受保人成為新的受保人時，基本戶口提供的身故賠償可能會大幅下降，並等於整付保費減去已支付給保單持有人的所有部分提款的總和與基本戶口價值的 105%之間的較高者。因此，最終獲得的身故賠償款項可能不足以應付您的個人需要。

詳情請參閱產品小冊子「**A）產品特色**」部份內的「**身故賠償**」分段。

費用及收費

本計劃的費用及收費包括前期收費、戶口價值費用、保費費用及退保費用。連繫基金收費投資選擇的連繫基金可能另行徵收費用。有關收費詳情，請參閱產品小冊子內「**B）費用及收費一覽表**」部份。

開戶獎賞

本計劃於繕發時按整付保費派發一次性的開戶獎賞。

長期客戶獎賞

由第 60 個保單週月日起按保單週月日的平均基本戶口價值每月派發的長期客戶獎賞，直至基本計劃終止。

若在首 5 個保單年度內發生以下事件（以最早者為準），須悉數回扣在本計劃投保時所支付的開戶獎賞全額：（a）本計劃於首 5 個保單年度內作退保；（b）於首 5 個保單年度內作首次部分提款；或（c）受保人於繕發日期或更改受保人的生效日期（以較後者為準）起計一年內自殺身故，不論當時是否神志清醒或失常。

開戶獎賞及長期客戶獎賞將以投資選擇單位的形式存入基本戶口內。

開戶獎賞率及長期客戶獎賞率並不代表閣下的投資回報率或投資表現。授予的獎賞將成為戶口價值的一部分，並按照產品小冊子「B）費用及收費一覽表」部分所述繳付持續性費用及收費。
詳情請參閱產品小冊子**「A）產品特色」**部份內的**「開戶獎賞」及「長期客戶獎賞」**分段。

終止
若發生下列事件（以最早者為準），您的本計劃將會終止：
（i） 根據冷靜期條款取消本計劃；
（ii） 本計劃退保；
（iii） 受保人身故且沒有第二受保人成為新受保人；
（iv） 我們因受保人在本計劃繕發日期或新受保人（如果行使更 改受保人選項）在變更生效之日（以較後者為準）起一年內自殺而撤銷本計劃；及
（v） 本計劃失效。

詳情請參閱產品小冊子**「A）產品特色」**部份內的**「終止」**分段。

友邦會因應您的要求免費提供計劃及連繫基金的銷售文件。

開戶獎賞推廣（只適用於香港）
如您於 2026 年 9 月 1 日 至 2026 年 10 月 11 日的推廣期內(包括首尾兩日(「推廣期」) 申請本計劃，及**符合以下所有條件**，可享有下表所列的開戶獎賞推廣率（即「推廣率」）：

1. 投保人必須於推廣期間申請及遞交本計劃的申請，而友邦亦於 2026 年 10 月 11 日或之前繕發本計劃；及
2. 申請人不曾撤回或取消申請日期為 2026 年 9 月 1 日或之前有關本計劃的申請；及
3. 所付的整付保費符合下表所列的最低要求。

如何計算開戶獎賞?
本計劃於繕發時按整付保費派發一次性的開戶獎賞，如下計算：

開戶獎賞 = 開戶獎賞率* x 整付保費

*如您的計劃符合上述所列的條件，即可享有下表所列的開戶獎賞率，否則產品小冊子所示原有為1.25%的基本開戶獎賞率將適用。

推廣率

推廣率如下表所示，視乎您於本計劃繕發時所繳付的整付保費金額而釐定：

整付保費			推廣率
美元保單	**港元保單**	**人民幣保單**	
50,000 – 99,999	400,000 – 799,999	350,000 – 699,999	2.50%
100,000 – 299,999	800,000 – 2,399,999	700,000 – 2,099,999	3.50%
300,000 – 499,999	2,400,000 – 3,999,999	2,100,000 – 3,499,999	4.50%
500,000 – 999,999	4,000,000 – 7,999,999	3,500,000 – 6,999,999	5.50%
1,000,000 或以上	8,000,000 或以上	7,000,000 或以上	6.00%

開戶獎賞如何以相關推廣率計算？

開戶獎賞 = 推廣率 x 整付保費

根據以上推廣率而計算的開戶獎賞，將取代而並非額外疊加於本計劃之產品小冊子內所載的開戶獎賞率計算所得的開戶獎賞。以上推廣率並不代表你的投資回報率或表現。開戶獎賞將按產品小冊子所述的形式派發。

請參閱以下的舉例說明及產品小冊子「**A）產品特色**」部份內的「**開戶獎賞**」分段下計算開戶獎賞的例子。

舉例說明 – 開戶獎賞推廣計算辦法

一份「**卓達智悅 2**」的保單於推廣期內獲得繕發，整付保費*為 100,000 美元。該保單所享有的推廣率將根據以下列表釐定為 3.50%（取代原有為 1.25%的開戶獎賞率）。

整付保費（美元保單）	推廣率
50,000 – 99,999	2.50%
100,000 – 299,999	3.50%
300,000 – 499,999	4.50%
500,000 – 999,999	5.50%
1,000,000 或以上	6.00%

開戶獎賞金額 = 整付保費* x 推廣率
= 100,000 美元 x 3.50%
= 3,500 美元

根據以上推廣率而計算的開戶獎賞金額取代本計劃的產品小冊子內所載的開戶獎賞率計算所得的開戶獎賞，而不是額外的獎賞。

*您可登入客戶網頁「友聯繫」、聯絡您的中介人或致電友邦客戶熱線查閱整付保費資料。

上述示例屬假設並僅作為舉例說明之用。

詞彙表

「戶口」(Account)是指本公司於計劃下為您建立及維持的戶口，並會根據分配指示名義上分配單位以訂定戶口價值。

「戶口價值」(Account Value)是指計劃內所有投資選擇的價值總和。每個投資選擇的價值乃相等於其各自單位數目乘以有關評估日之投資選擇的買入價。

「整付保費」（Single Premium）是指於計劃資料頁內列明，就計劃繳付之首次保費供款的金額。

此單張由友邦保險（國際）有限公司發佈。